



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [FB FINANCIAL CORPORATION](#)

City/State [NASHVILLE, TN](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [11,810,290](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FB FINANCIAL CORPORATION](#)
[211 COMMERCE STREET](#)
[SUITE 300](#)
[NASHVILLE, TN 37201](#)

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	11,748,359	7,524,707	8,413,514	5,770,800	4,840,691
Net income (\$000)	141,458	18,019	63,621	83,814	80,236
Number of BHCs in peer group	132	130	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.95	2.65	72	3.23	2.80	77	3.19	2.77	75	3.95	3.21	92	4.25	3.33	96
+ Non-interest income	1.98	1.09	87	3.90	1.21	94	3.56	1.21	93	2.34	0.90	95	2.70	0.90	94
- Overhead expense	3.20	2.21	90	4.96	2.59	93	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95
- Provision for credit losses	-0.34	-0.12	12	1.73	0.66	93	1.12	0.51	91	0.12	0.12	59	0.11	0.12	56
+ Securities gains (losses)	0	0.01	53	0.01	0.03	54	0.02	0.02	58	0	0.01	10	0	0	30
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	2.07	1.76	74	0.45	0.91	16	1.01	1.04	45	1.93	1.53	80	2.22	1.55	92
Net operating income	1.61	1.34	77	0.32	0.70	16	0.76	0.81	40	1.45	1.19	78	1.66	1.22	88
Net income	1.61	1.34	78	0.32	0.71	16	0.76	0.82	39	1.45	1.19	78	1.66	1.22	88
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.55	3.12	75	4.24	3.64	83	4.11	3.55	83	5.42	4.49	92	5.61	4.38	98
Interest expense	0.37	0.26	77	0.70	0.58	68	0.63	0.52	68	1.08	1.02	55	0.83	0.81	52
Net interest income (tax equivalent)	3.18	2.85	71	3.54	3.05	76	3.47	3.01	75	4.35	3.45	94	4.79	3.58	97
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.12	41	0.05	0.28	16	0.20	0.27	49	0.11	0.11	58	0.01	0.09	27
Earnings coverage of net loan and lease losses (X)	42.53	26.30	73	62.26	20.97	87	14.39	22.91	56	24.06	22.46	60	219.43	29.27	92
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.91	1.32	87	2.55	1.58	87	2.41	1.58	85	0.71	0.94	22	0.79	0.94	31
Allowance for loan and lease losses / Total loans and leases	1.71	1.30	81	2.28	1.55	83	2.13	1.55	81	0.67	0.93	18	0.73	0.93	27
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.61	0.58	59	0.74	0.71	58	0.87	0.71	70	0.85	0.56	74	0.68	0.57	65
30-89 days past due loans and leases / Total loans and leases	0.19	0.29	39	0.19	0.37	37	0.34	0.39	54	0.46	0.31	76	0.35	0.32	63
Liquidity and Funding															
Net noncore funding dependence	-9.03	-3.31	30	-2.33	6.19	25	-8.56	3.20	15	8.96	10.70	42	11.62	13.54	40
Net short-term noncore funding dependence	-10.24	-9.17	37	-4.96	-2.71	34	-9.90	-4.76	26	3.57	5.88	37	9.10	8.57	52
Net loans and leases / Total assets	67.83	58.81	73	71.58	63	74	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58
Capitalization															
Tier 1 leverage ratio	10.39	9.07	83	11.78	9.05	93	9.99	9.13	77	10.09	10.39	44	11.36	10.37	76
Holding company equity capital / Total assets	11.86	10.79	68	11.31	11.12	53	11.52	11.16	57	12.45	11.37	65	13.08	11.21	79
Total equity capital (including minority interest) / Total assets	11.86	10.91	66	11.31	11.24	51	11.52	11.29	55	12.45	11.43	65	13.08	11.30	78
Common equity tier 1 capital / Total risk-weighted assets	12.36	12.64	52	11.76	12.26	43	11.57	12.38	38	11.07	12.50	32	11.69	12.37	46
Net loans and leases / Equity capital (X)	5.72	5.47	60	6.33	5.73	64	6.05	5.58	62	6.09	6.55	38	5.83	6.70	31
Cash dividends / Net income	11.27	27.22	21	56.41	49.74	63	22.79	42.30	25	12.16	25.65	28	7.93	24.05	25
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			93.20			35.12	
Growth Rates															
Assets	7.26	9.51	45	80.83	16.67	96	82.98	16.68	97	19.24	8.66	85	8.65	9.35	61
Equity capital	12.52	7.52	80	67.15	6.54	97	69.39	6.99	97	13.47	12.19	65	12.59	12.50	63
Net loans and leases	1.64	-0.66	68	70.62	12.75	96	68.32	9.07	97	18.47	8.63	82	6.77	10.51	44
Noncore funding	-50.32	-21.64	15	23.69	-6.57	85	-24.15	-12.18	38	4.90	4.16	52	20.49	6.76	68
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	1.20	0.92	79	1.16	0.77	80	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	10.65	11	4.87	13.73	32	4.68	13.56	31	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	99.07	103.15	23	107.15	103.27	75	106.74	102.81	74	102.78	104.21	48	101.22	104.10	43
Cash from ops + noncash items + op expense / Op expense + dividends	537.18	155.61	94	2.72	142.45	3	216.96	147.24	80	-5.10	152.31	4	-1.66	123.74	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	269,266	201,350	294,596	260,458	221,001	33.73	246.37
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	268,500	200,711	293,618	259,887	220,507	33.77	246.36
Tax-exempt income on loans and leases.....	766	639	978	571	494	19.87	248.18
Estimated tax benefit on income on loans and leases.....	270	225	345	201	174	19.86	90.12
Income on loans and leases (tax equivalent).....	269,536	201,575	294,941	260,659	221,175	33.71	246.08
Investment interest income (tax equivalent).....	18,458	14,664	19,837	19,721	17,870	25.88	50.22
Interest on balances due from depository institutions.....	1,423	1,576	1,935	2,651	998	-9.71	641.15
Interest income on other earning assets.....	666	565	770	1,400	1,128	17.88	143.96
Total interest income (tax equivalent).....	290,083	218,380	317,483	284,431	241,171	32.83	220.06
Interest on time deposits of \$250K or more.....	2,604	4,726	6,329	9,004	4,442	-44.90	
Interest on time deposits < \$250K.....	4,809	11,317	13,716	16,128	7,439	-57.51	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	16,928	16,007	22,814	26,436	17,655	5.75	353.71
Interest on other borrowings and trading liabilities.....	890	2,938	2,958	4,933	5,967	-69.71	-28.11
Interest on subordinated debt and mandatory convertible securities.....	4,933	1,006	3,169	0	0	390.36	1244.14
Total interest expense.....	30,164	35,994	48,986	56,501	35,503	-16.20	330.36
Net interest income (tax equivalent).....	259,919	182,386	268,497	227,930	205,668	42.51	210.81
Non-interest income.....	174,489	220,361	299,878	135,038	130,465	-20.82	59.55
Adjusted operating income (tax equivalent).....	434,408	402,747	568,375	362,968	336,133	7.86	125.10
Overhead expense.....	282,396	280,041	390,100	244,539	223,165	0.84	91.49
Provision for credit losses.....	-30,224	97,837	94,606	7,053	5,398		
Securities gains (losses).....	90	523	1,335	-91	-35	-82.79	-97.74
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	182,514	25,486	85,300	111,433	107,454	616.13	265.83
Applicable income taxes.....	38,744	5,495	18,832	25,725	25,618	605.08	128.61
Tax equivalent adjustments.....	2,304	1,972	2,839	1,894	1,600	16.84	69.04
Applicable income taxes (tax equivalent).....	41,048	7,467	21,671	27,619	27,218	449.73	124.17
Minority interest.....	8	0	8	0	0		
Net income before discontinued operations, net of minority interest.....	141,458	18,019	63,621	83,814	80,236	685.05	347.95
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	141,458	18,019	63,621	83,814	80,236	685.05	347.95
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	141,466	18,019	63,629	83,814	80,236	685.09	347.97
Investment securities income (tax equivalent).....	18,458	14,664	19,837	19,721	17,870	25.88	50.22
US Treasury and agency securities (excluding mortgage-backed securities).....	180	289	378	143	143	-37.72	6.51
Mortgage-backed securities.....	10,360	7,646	9,829	12,991	12,142	35.50	28.57
All other securities.....	7,918	6,729	9,630	6,587	5,585	17.67	95.03
Cash dividends declared.....	15,943	10,164	14,502	10,194	6,363	56.86	-76.99
Common.....	15,943	10,164	14,502	10,194	6,363	56.86	-76.99
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.29	2.90	77	3.87	3.35	82	3.77	3.27	81	4.93	4.19	91	4.98	4.08	94
Less: Interest expense	0.34	0.24	77	0.64	0.54	70	0.58	0.48	69	0.98	0.95	57	0.73	0.75	49
Equals: Net interest income (tax equivalent)	2.95	2.65	72	3.23	2.80	77	3.19	2.77	75	3.95	3.21	92	4.25	3.33	96
Plus: Non-interest income	1.98	1.09	87	3.90	1.21	94	3.56	1.21	93	2.34	0.90	95	2.70	0.90	94
Equals: adjusted operating income (tax equivalent)	4.93	3.80	89	7.14	4.06	96	6.76	4.04	93	6.29	4.16	94	6.94	4.27	96
Less: Overhead expense	3.20	2.21	90	4.96	2.59	93	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95
Less: Provision for credit losses	-0.34	-0.12	12	1.73	0.66	93	1.12	0.51	91	0.12	0.12	59	0.11	0.12	56
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	52	0.01	0.03	54	0.02	0.02	58	0	0.01	10	0	0	30
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.07	1.76	74	0.45	0.91	16	1.01	1.04	45	1.93	1.53	80	2.22	1.55	92
Less: Applicable income taxes (tax equivalent)	0.47	0.41	71	0.13	0.21	29	0.26	0.23	58	0.48	0.35	82	0.56	0.32	94
Less: Minority interest	0	0	81	0	0	43	0	0	81	0	0	45	0	0	46
Equals: Net operating income	1.61	1.34	77	0.32	0.70	16	0.76	0.81	40	1.45	1.19	78	1.66	1.22	88
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.61	1.34	78	0.32	0.71	16	0.76	0.82	39	1.45	1.19	78	1.66	1.22	88
Memo: Net income (last four quarters)	1.62	1.30	78	0.55	0.81	23	0.76	0.82	39	1.45	1.19	77	1.66	1.22	88
Net income—BHC and noncontrolling (minority) interest	1.61	1.35	78	0.32	0.72	16	0.76	0.83	39	1.45	1.19	77	1.66	1.22	87
Margin Analysis															
Average earning assets / Average assets	92.75	93.09	47	91.30	92.11	38	91.87	92.32	43	90.87	93.22	22	88.78	93.23	7
Average interest-bearing funds / Average assets	65.89	61.98	70	67.07	64.67	67	65.63	64.06	62	66.54	70.66	31	67.60	70.70	35
Interest income (tax equivalent) / Average earning assets	3.55	3.12	75	4.24	3.64	83	4.11	3.55	83	5.42	4.49	92	5.61	4.38	98
Interest expense / Average earning assets	0.37	0.26	77	0.70	0.58	68	0.63	0.52	68	1.08	1.02	55	0.83	0.81	52
Net interest income (tax equivalent) / Average earning assets	3.18	2.85	71	3.54	3.05	76	3.47	3.01	75	4.35	3.45	94	4.79	3.58	97
Yield or Cost															
Total loans and leases (tax equivalent)	4.52	4.07	78	4.92	4.35	81	4.84	4.27	81	5.92	4.98	92	6.11	4.85	94
Interest-bearing bank balances	0.14	0.13	73	0.44	0.36	72	0.32	0.27	68	2.72	2.26	78	2.39	1.88	83
Federal funds sold and reverse repos	0.20	0.25	56	0.44	0.75	42	0.36	0.68	42	2.17	2.02	52	1.92	1.50	60
Trading assets		0.45			0.65			0.60			0.49			0.70	
Total earning assets	3.52	3.09	76	4.20	3.61	83	4.07	3.51	83	5.39	4.47	93	5.57	4.33	98
Investment securities (tax equivalent)	1.90	1.77	59	2.49	2.36	64	2.29	2.25	54	2.95	2.74	70	2.94	2.69	72
US Treasury and agency securities (excluding mortgage-backed securities)	1.45	1.23	65	1.51	1.85	35	1.59	1.75	43	1.75	2.54	13	1.71	2.20	26
Mortgage-backed securities	1.33	1.55	28	1.84	2.17	20	1.61	2.05	15	2.60	2.54	60	2.44	2.44	52
All other securities	3.27	2.85	68	3.20	3.28	54	3.26	3.24	60	4.15	3.80	70	4.40	3.74	78
Interest-bearing deposits	0.43	0.22	87	0.95	0.60	83	0.85	0.53	82	1.36	1.13	74	1.01	0.85	69
Time deposits of \$250K or more	0.94	0.70	77	1.67	1.53	60	1.67	1.42	74	2.44	2.13	84	1.68	1.57	57
Time deposits < \$250K	0.67	0.67	57	1.64	1.47	60	1.45	1.36	58	1.97	1.91	53	1.25	1.42	27
Other domestic deposits	0.36	0.16	91	0.63	0.41	83	0.59	0.36	84	1.12	0.86	72	0.83	0.64	69
Foreign deposits		0.12			0.48			0.42			2.53			1.85	
Federal funds purchased and repos	0.30	0.18	82	0.65	0.71	59	0.61	0.62	64	1.10	1.23	49	0.19	1.03	16
Other borrowed funds and trading liabilities	0.02	1.29	9	0.88	1.54	20	0.53	1.50	10	1.26	1.03	53	2.44	2.10	81
All interest-bearing funds	0.52	0.38	75	0.95	0.82	67	0.89	0.74	68	1.47	1.34	61	1.08	1.06	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	174,489	220,361	299,878	135,038	130,465
Fiduciary activities income	1,238	913	1,275	1,182	1,051
Service charges on deposit accounts - domestic	6,656	6,216	8,677	9,072	8,502
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	5,643	3,905	5,173	0	3,986
Insurance activities revenue	260	75	632	0	144
Venture capital revenue	0	0	0	0	0
Net servicing fees	12,812	-10,767	-9,579	3,133	14,081
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	129,623	200,812	265,932	100,669	88,972
Other non-interest income	12,354	15,227	21,902	16,920	13,729
Total overhead expenses	282,396	280,041	390,100	244,539	223,165
Personnel expense	189,756	166,556	233,768	152,084	136,892
Net occupancy expense	16,915	12,927	18,633	15,339	13,683
Goodwill impairment losses	0	0	0	100	0
Amortization expenses and impairment loss (other intangible assets)	4,178	3,825	5,323	4,339	3,185
Other operating expenses	71,547	96,733	132,376	72,677	69,405
Fee income on mutual funds and annuities	361	299	399	300	425
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,962	1,831	1,852	1,399	1,383
Average personnel expense per employee	96.72	90.96	126.22	108.71	98.98
Average assets per employee	5,987.95	4,109.62	4,542.93	4,124.95	3,500.14

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.21	2.14	28	0.14	2.09	25	0.13	2.02	25	0.22	0.66	73	0.33	1.69	43
Overhead expenses / Net Interest Income + non-interest income	65.35	58.85	75	69.87	62.06	81	68.98	62.28	79	67.73	61.79	77	66.71	61.22	72
Percent of Average Assets															
Total overhead expense	3.20	2.21	90	4.96	2.59	93	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95
Personnel expense	2.15	1.23	94	2.95	1.30	98	2.78	1.30	98	2.64	1.50	96	2.83	1.46	95
Net occupancy expense	0.19	0.24	26	0.23	0.26	31	0.22	0.26	27	0.27	0.32	31	0.28	0.31	40
Other operating expenses	0.86	0.72	76	1.78	0.95	87	1.64	0.94	86	1.34	0.76	94	1.50	0.79	94
Overhead less non-interest income	1.22	1.08	55	1.06	1.27	33	1.07	1.25	37	1.90	1.65	74	1.92	1.65	73
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.01	58.34	76	69.53	61.60	80	68.63	61.82	78	67.37	59.91	80	66.39	60.51	73
Personnel expense	43.68	32.89	95	41.35	32.31	90	41.13	32.36	90	41.90	34.17	88	40.73	34.42	85
Net occupancy expense	3.89	6.26	14	3.21	6.55	9	3.28	6.58	9	4.23	7.50	8	4.07	7.33	6
Other operating expenses	17.43	18.68	47	24.97	22.16	76	24.23	22.28	73	21.25	17.93	75	21.60	18.28	80
Total non-interest income	40.17	28.20	79	54.71	28.52	90	52.76	28.83	88	37.20	19.83	92	38.81	20.30	91
Fiduciary activities income	0.28	2.27	32	0.23	2.06	32	0.22	2.09	31	0.33	1.61	50	0.31	1.95	46
Service charges on domestic deposit accounts	1.53	3.25	24	1.54	3.23	24	1.53	3.27	22	2.50	3.21	38	2.53	3.58	35
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	1.30	2.46	46	0.97	2.59	40	0.91	2.46	38	0	0.91	19	1.19	0.85	69
Insurance activities revenue	0.06	0.38	49	0.02	0.41	36	0.11	0.41	56	0	0.37	22	0.04	0.46	56
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0	50	0	0	49
Net servicing fees	2.95	0.56	93	-2.67	-0.04	9	-1.69	0.01	9	0.86	0.22	91	4.19	0.52	94
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	29.84	3.64	98	49.86	3.74	99	46.80	3.92	98	27.73	2.27	98	26.47	1.98	97
Other non-interest income	2.84	9.39	7	3.78	9.49	12	3.85	9.65	15	4.66	7.41	25	4.08	7.05	18
Overhead less non-interest income	24.84	29.67	30	14.82	31.97	12	15.87	31.93	13	30.17	39.47	17	27.58	39.75	13
Applicable income taxes / Pretax net operating income (tax equivalent)	21.23	21.49	44	21.56	18.64	68	22.08	18.63	70	23.09	21.51	61	23.84	18.37	81
Applicable income tax + TE / Pretax net operating income + TE	22.49	23.11	41	29.30	22.16	91	25.41	21.18	81	24.79	23.31	61	25.33	21.35	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	6,471,904	6,097,826	6,102,967	3,366,046	2,850,390	6.13	250.87
Commercial and industrial loans	1,336,173	1,648,446	1,541,392	1,031,968	847,266	-18.94	281.76
Loans to individuals	267,302	243,149	256,559	220,414	185,380	9.93	539.10
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	14,526	20,315	20,047	19,462	18,823	-28.50	49.00
Other loans and leases	60,475	55,753	61,167	34,270	44,467	8.47	78.40
Less: Unearned income	0	0	0	0	0		-100.00
Loans and leases, net of unearned income	8,150,380	8,065,489	7,982,132	4,672,160	3,946,326	1.05	257.48
Less: Allowance for loan and lease losses	139,446	183,973	170,389	31,139	28,932	-24.20	498.74
Net loans and leases	8,010,934	7,881,516	7,811,743	4,641,021	3,917,394	1.64	254.99
Debt securities that reprice or mature in over 1 year	1,522,882	1,114,421	1,109,631	686,424	640,415	36.65	184.68
Mutual funds and equity securities	4,779	4,389	4,591	4,295	3,107	8.89	40.77
Subtotal	9,538,595	9,000,326	8,925,965	5,331,740	4,560,916	5.98	241.27
Interest-bearing bank balances	1,078,663	874,005	1,085,754	52,756	55,611	23.42	1787.19
Federal funds sold and reverse repos	145,333	118,588	121,153	131,119	31,364	22.55	1542.55
Debt securities that reprice or mature within 1 year	49,676	46,100	62,769	1,957	15,283	7.76	424.51
Trading assets	0	0	0	0	0		
Total earning assets	10,812,267	10,039,019	10,195,641	5,517,572	4,663,174	7.70	276.67
Non-interest-bearing cash and due from depository institutions	100,568	69,798	110,991	48,806	38,381	44.08	96.07
Premises, fixed assets, and leases	188,743	189,184	188,872	122,670	86,882	-0.23	186.49
Other real estate owned	10,015	12,748	12,111	18,939	12,643	-21.44	11.95
Investment in unconsolidated subsidiaries	930	930	930	930	930	0.00	0.00
Intangible and other assets	697,767	698,759	698,785	416,004	334,754	-0.14	267.90
Total assets	11,810,290	11,010,438	11,207,330	6,124,921	5,136,764	7.26	270.56
Quarterly average assets	11,889,071	9,147,820	11,079,935	6,146,255	5,028,759	29.97	296.13
Average loans and leases (YTD)	7,958,300	5,464,080	6,097,466	4,401,888	3,618,865	45.65	292.79
Memoranda							
Loans held-for-sale	855,706	851,951	899,173	262,518	278,815	0.44	75.85
Loans not held-for-sale	7,294,674	7,213,538	7,082,959	4,409,642	3,667,511	1.12	306.76
Real estate loans secured by 1-4 family	2,322,805	2,171,624	2,181,251	1,194,502	1,025,110	6.96	145.26
Commercial real estate loans	4,102,120	3,886,172	3,883,149	2,145,392	1,803,590	5.56	371.75
Construction and land development	1,190,623	1,190,878	1,222,220	551,101	556,051	-0.02	423.76
Multifamily	324,662	165,937	175,676	69,429	75,457	95.65	499.84
Nonfarm nonresidential	2,586,835	2,529,357	2,485,253	1,524,862	1,172,082	2.27	339.86
Real estate loans secured by farmland	46,979	40,030	38,567	26,152	21,690	17.36	68.54
Total investment securities	1,577,337	1,164,910	1,176,991	692,676	658,805	35.40	187.94
U.S. Treasury securities	6,006	21,700	16,628	7,448	7,242	-72.32	33.29
US agency securities (excluding mortgage-backed securities)	10,571	1,994	2,003	0	989	430.14	322.67
Municipal securities	327,239	374,880	356,329	189,235	138,887	-12.71	214.31
Mortgage-backed securities	1,226,215	759,960	794,924	490,676	508,580	61.35	183.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,527	1,987	2,516	1,022	0	27.18	
Mutual funds and equity securities	4,779	4,389	4,591	4,295	3,107	8.89	40.77
Available-for-sale securities	1,572,558	1,160,521	1,172,400	688,381	655,698	35.50	187.06
U.S. Treasury securities	6,006	21,700	16,628	7,448	7,242	-72.32	33.29
US agency securities (excluding mortgage-backed securities)	10,571	1,994	2,003	0	989	430.14	322.67
Municipal securities	327,239	374,880	356,329	189,235	138,887	-12.71	214.31
Mortgage-backed securities	1,226,215	759,960	794,924	490,676	508,580	61.35	183.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,527	1,987	2,516	1,022	0	27.18	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	14,374	31,468	34,552	11,676	-12,335	-54.32	53.72
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,154,797	607,304	804,821	373,674	326,215	90.15	181.57

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,609,569	2,287,911	2,274,103	1,208,175	949,135	14.06	259.32
NOW, ATS and transaction accounts	2,850,795	2,005,536	2,491,765	1,014,875	863,706	42.15	1270.21
Time deposits less brokered deposits < \$250K	819,144	984,168	981,668	836,129	682,678	-16.77	
MMDA and other savings accounts	3,424,065	3,236,670	3,254,915	1,520,035	1,239,131	5.79	162.03
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,703,573	8,514,285	9,002,451	4,579,214	3,734,650	13.97	295.52
Time deposits of \$250K or more	322,559	493,375	389,097	343,756	353,134	-34.62	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	41,730	32,469	32,199	23,745	15,081	28.52	43.22
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	115,000	15,000	104,417	180,060	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	1,532	101,619	1,598	181,108	1,705	-98.49	-98.38
Brokered deposits < \$250K	45,786	86,087	66,489	11,968	83,933	-46.81	
Noncore funding	411,607	828,550	504,383	664,994	633,913	-50.32	32.56
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	129,448	189,750	189,527	30,930	30,930	-31.78	318.52
Other liabilities	164,656	232,762	219,587	87,454	65,414	-29.26	160.21
Total liabilities	10,409,284	9,765,347	9,915,948	5,362,592	4,464,907	6.59	264.21
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	47,708	47,192	47,222	31,034	30,725	1.09	98.99
Common surplus	897,428	896,158	898,847	425,633	424,146	0.14	322.53
Retained earnings	443,140	276,361	317,625	293,524	221,213	60.35	426.63
Accumulated other comprehensive income	12,637	25,287	27,595	12,138	-4,227	-50.03	47.04
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,400,913	1,244,998	1,291,289	762,329	671,857	12.52	325.67
Noncontrolling (minority) interest in subsidiaries	93	93	93	0	0	0.00	
Total equity capital, including minority interest	1,401,006	1,245,091	1,291,382	762,329	671,857	12.52	325.70
Total liabilities and capital	11,810,290	11,010,438	11,207,330	6,124,921	5,136,764	7.26	270.56
Memoranda							
Non-interest-bearing deposits	2,609,569	2,287,911	2,274,103	1,208,175	949,135	14.06	259.32
Interest-bearing deposits	7,462,349	6,805,836	7,183,934	3,726,763	3,222,582	9.65	289.92
Total deposits	10,071,918	9,093,747	9,458,037	4,934,938	4,171,717	10.76	281.50
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,291,289	762,329	762,329	671,857	596,729		
Accounting restatements	0	-25,018	-25,018	-1,309	0		
Net income	141,458	18,019	63,621	83,814	80,236		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-933	6,963	9,682	1,796	5,739		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	479,720	479,720	0	0		
Less: Dividends declared	15,943	10,164	14,502	10,194	6,363		
Change in other comprehensive income	-14,958	13,149	15,457	16,365	-4,484		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,400,913	1,244,998	1,291,289	762,329	671,857		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	54.80	36.06	87	55.38	36.66	85	54.46	36.22	85	54.96	52.67	52	55.49	53.63	52
Commercial and industrial loans	11.31	11.11	57	14.97	14.40	51	13.75	13.52	51	16.85	11.45	79	16.49	11.42	77
Loans to individuals	2.26	3.60	57	2.21	3.57	54	2.29	3.40	55	3.60	2.71	74	3.61	2.65	75
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0	44	0	0	44
Agricultural loans	0.12	0.21	66	0.18	0.20	68	0.18	0.19	70	0.32	0.53	64	0.37	0.47	69
Other loans and leases	0.51	4.26	12	0.51	4.66	9	0.55	4.63	10	0.56	1.08	63	0.87	2.64	38
Net loans and leases	67.83	58.81	73	71.58	63	74	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58
Debt securities over 1 year	12.89	18.32	29	10.12	14.80	26	9.90	15.55	25	11.21	13.66	37	12.47	13.20	51
Mutual funds and equity securities	0.04	0.05	60	0.04	0.06	58	0.04	0.05	57	0.07	0.06	68	0.06	0.05	70
Subtotal	80.77	78.17	54	81.74	79.07	48	79.64	78.16	41	87.05	86.76	44	88.79	87.24	56
Interest-bearing bank balances	9.13	9.37	54	7.94	6.40	67	9.69	7.51	68	0.86	2.97	27	1.08	2.30	38
Federal funds sold and reverse repos	1.23	0.53	84	1.08	0.80	83	1.08	0.82	85	2.14	0.03	98	0.61	0.01	98
Debt securities 1 year or less	0.42	1.51	25	0.42	1.85	19	0.56	1.68	27	0.03	2.10	6	0.30	2.14	19
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	91.55	91.57	51	91.18	90.87	55	90.97	91.05	48	90.08	92.39	18	90.78	92.24	30
Non-interest cash and due from depository institutions	0.85	0.99	37	0.63	1.03	20	0.99	1.07	43	0.80	1.14	27	0.75	1.25	25
Other real estate owned	0.08	0.01	93	0.12	0.03	93	0.11	0.02	93	0.31	0.04	95	0.25	0.04	92
All other assets	7.60	7.39	54	8.19	8.03	53	8.04	7.82	55	9.12	6.41	88	8.47	6.39	79
Memoranda															
Short-term investments	10.78	12.31	50	9.43	10.21	55	11.33	11.17	58	3.03	5.36	36	1.99	4.70	27
U.S. Treasury securities	0.05	1.18	36	0.20	0.91	54	0.15	0.84	55	0.12	0.29	70	0.14	0.37	67
US agency securities (excluding mortgage-backed securities)	0.09	0.75	36	0.02	0.59	27	0.02	0.63	26	0	1.25	8	0.02	1.67	17
Municipal securities	2.77	1.70	73	3.40	1.60	77	3.18	1.69	77	3.09	2.58	66	2.70	2.66	61
Mortgage-backed securities	10.38	13.46	39	6.90	11.20	29	7.09	11.75	26	8.01	9.38	47	9.90	8.73	63
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.02	0.51	33	0.02	0.40	34	0.02	0.42	35	0.02	0.53	35	0	0.52	16
Loans held-for-sale	7.25	0.50	95	7.74	0.52	97	8.02	0.52	97	4.29	0.39	95	5.43	0.29	96
Loans held for investment	61.77	58.34	60	65.52	63.22	46	63.20	61.72	45	72	72.01	40	71.40	73.24	38
Real estate loans secured by 1-4 family	19.67	11.57	86	19.72	12.28	82	19.46	11.91	82	19.50	16.02	67	19.96	16.83	67
Revolving	3.32	1.44	87	3.82	1.72	88	3.64	1.66	87	3.62	2.24	72	3.71	2.43	71
Closed-end, secured by first liens	16.22	9.73	84	15.75	10.10	77	15.68	9.81	79	15.62	13.07	68	15.98	13.60	66
Closed-end, secured by junior liens	0.12	0.19	46	0.16	0.24	48	0.14	0.22	48	0.26	0.37	42	0.26	0.41	43
Commercial real estate loans	34.73	22.35	83	35.30	22.30	81	34.65	22.22	82	35.03	33.26	59	35.11	33.39	60
Construction and land development	10.08	3.40	94	10.82	3.47	96	10.91	3.40	96	9	5	87	10.82	4.78	90
Multifamily	2.75	3.32	55	1.51	3.10	33	1.57	3.12	34	1.13	4.76	14	1.47	5.12	19
Nonfarm nonresidential	21.90	14.65	79	22.97	14.72	76	22.18	14.72	76	24.90	21.85	66	22.82	21.85	56
Real estate loans secured by farmland	0.40	0.35	67	0.36	0.33	69	0.34	0.33	68	0.43	0.95	56	0.42	0.88	56

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	79.41	60.51	81	75.60	56.15	87	76.46	57.15	87	72.04	72.74	46	72.23	72.88	47
Real estate loans secured by 1-4 family	28.50	20	76	26.92	19.51	76	27.33	19.43	78	25.57	22.29	60	25.98	23.13	61
Revolving	4.81	2.47	82	5.21	2.66	84	5.11	2.64	84	4.74	3.13	73	4.83	3.34	70
Closed-end	23.68	17.35	73	21.71	16.64	71	22.21	16.59	73	20.82	18.71	62	21.15	19.33	60
Commercial real estate loans	50.33	37.13	74	48.18	33.63	81	48.65	34.63	78	45.92	46.16	52	45.70	45.57	53
Construction and land development	14.61	5.69	94	14.77	5.18	95	15.31	5.26	96	11.80	6.97	80	14.09	6.53	89
1-4 family	6.54	1.19	97	6.79	0.94	98	6.81	0.93	98	4.57	1.47	93	4.10	1.52	89
Other	8.07	4.46	84	7.98	4.09	86	8.50	4.19	89	7.23	5.34	72	9.99	4.90	89
Multifamily	3.98	5.41	45	2.06	4.78	27	2.20	4.96	27	1.49	6.42	11	1.91	6.76	17
Nonfarm nonresidential	31.74	24.45	66	31.36	22.19	72	31.14	22.93	70	32.64	30.59	59	29.70	30.16	45
Owner-occupied	10.94	8.31	65	10.97	7.46	73	11.10	7.68	71	12.93	10.68	68	11.96	10.31	61
Other	20.80	15.83	67	20.39	14.52	71	20.03	14.95	67	19.71	19.36	53	17.74	19.35	40
Real estate loans secured by farmland	0.58	0.61	66	0.50	0.52	67	0.48	0.54	67	0.56	1.38	55	0.55	1.27	56
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	16.39	19.45	46	20.44	22.98	41	19.31	22.17	41	22.09	16.16	75	21.47	16.21	72
Loans to individuals	3.28	6.58	54	3.01	6.23	51	3.21	6.13	54	4.72	4	72	4.70	3.89	74
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	0.18	0.38	63	0.25	0.31	67	0.25	0.32	68	0.42	0.78	62	0.48	0.69	67
Other loans and leases	0.74	8.42	13	0.69	9.11	10	0.77	9.09	10	0.73	1.48	61	1.13	3.74	38
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	494.60	383.43	76	515.62	387.92	76	506.74	381.27	77	531.30	493.53	60	488.96	505.61	44
Real estate loans secured by 1-4 family	177.52	124.74	75	183.63	130.23	71	181.11	125.03	75	188.54	151.03	70	175.85	161.34	63
Revolving	29.99	15.53	79	35.54	18.32	78	33.89	17.42	80	34.97	21.25	73	32.68	23.52	68
Closed-end	147.52	107.54	76	148.09	110.40	71	147.22	106.14	73	153.57	127.10	69	143.17	134.73	63
Commercial real estate loans	313.50	238.58	68	328.61	237.16	73	322.42	234.65	70	338.63	311.74	63	309.39	316.03	49
Construction and land development	90.99	36.07	93	100.70	36.48	94	101.48	35.62	95	86.99	46.63	86	95.39	44.92	89
1-4 family	40.75	7.44	96	46.28	6.64	97	45.13	6.34	97	33.67	9.52	94	27.76	10.21	90
Other	50.24	28.34	83	54.42	28.60	85	56.35	28.16	85	53.31	35.90	73	67.62	33.75	90
Multifamily	24.81	35.29	46	14.03	32.93	30	14.59	32.74	30	10.96	44.76	14	12.94	48.38	18
Nonfarm nonresidential	197.69	156.30	66	213.88	156.60	65	206.35	155.06	65	240.69	206.64	67	201.06	208.15	45
Owner-occupied	68.11	52.63	66	74.83	52.43	71	73.59	52.37	72	95.35	71.54	75	80.94	70.68	62
Other	129.58	100.99	63	139.05	101.87	65	132.76	100.54	64	145.33	130.65	60	120.12	134.17	39
Real estate loans secured by farmland	3.59	3.67	65	3.38	3.43	68	3.20	3.44	67	4.13	8.66	56	3.72	8.13	56
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	102.11	116.17	48	139.39	150.16	43	127.98	139.91	44	162.89	106.70	80	145.34	107.07	72
Loans to individuals	20.43	36.56	56	20.56	36.83	53	21.30	37.47	56	34.79	24.83	74	31.80	24.45	76
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	1.11	2.03	65	1.72	1.99	68	1.66	1.88	69	3.07	4.86	63	3.23	4.49	69
Other loans and leases	4.62	47.63	12	4.71	49.92	9	5.08	49.54	10	5.41	10.25	63	7.63	25.58	38
Supplemental															
Non-owner occupied CRE loans / Gross loans	39.66	29.25	75	37.21	26.62	77	37.55	27.32	74	32.99	35.38	45	33.78	35.09	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	247	187.63	72	253.78	186.45	70	248.86	183.76	70	243.28	239.13	57	228.65	243.62	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	315.12	244.92	68	328.61	243.47	71	322.44	240.85	69	338.63	315.15	62	309.58	318.90	49

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	10.78	12.31	50	9.43	10.21	55	11.33	11.17	58	3.03	5.36	36	1.99	4.70	27
Liquid assets	21.74	29.12	30	16.77	24.65	28	19.02	26.22	33	11.93	16.28	31	12.50	15.56	41
Investment securities	13.36	20.37	26	10.58	17.19	23	10.50	17.85	20	11.31	16.41	24	12.83	16.02	38
Net loans and leases	67.83	58.81	73	71.58	63	74	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58
Net loans, leases and standby letters of credit	68.37	59.61	73	71.75	63.89	71	70.31	62.48	72	76.09	72.78	62	76.63	73.71	58
Core deposits	82.16	75.52	75	77.33	69.20	66	80.33	70.67	82	74.76	71.61	65	72.70	69.97	59
Noncore funding	3.49	10.15	19	7.53	15.53	29	4.50	14.13	16	10.86	14.61	36	12.34	16.58	34
Time deposits of \$250K or more	2.73	1.67	78	4.48	2.35	85	3.47	2.11	79	5.61	4.33	72	6.87	4.28	79
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	0.35	1.19	39	0.29	1.44	37	0.29	1.47	35	0.39	0.77	53	0.29	0.96	47
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.88	0.54	9	-0.78	0.59	9	-0.79	0.54	10	-1.75	0.75	1	-0.32	0.97	1
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	1.04	1.75	52	0.13	1.24	34	1.70	2.75	49	3.51	3.63	56
Earning assets that reprice within 1 year	29.63	38.80	26	27.98	38.76	25	29.87	39.38	24	22.71	33.16	23	23.26	32.35	28
Interest-bearing liabilities that reprice within 1 year	6.87	6.64	69	10.92	8.86	73	9.36	8.20	72	13.30	18.54	46	14.71	18.20	51
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	22.77	30.83	31	17.06	27.76	23	20.51	29.11	30	9.41	13.71	34	8.55	12.98	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.03	-3.31	30	-2.33	6.19	25	-8.56	3.20	15	8.96	10.70	42	11.62	13.54	40
Net short-term noncore funding dependence	-10.24	-9.17	37	-4.96	-2.71	34	-9.90	-4.76	26	3.57	5.88	37	9.10	8.57	52
Short-term investment / Short-term noncore funding	430.74	304.29	72	175.57	149.65	70	329.67	184.19	82	49.34	78.10	55	19.73	62.28	36
Liquid assets - short-term noncore funding / Nonliquid assets	24.58	36.72	35	13.69	24.47	40	19.24	28.18	42	6.57	6.90	53	2.75	4.17	48
Net loans and leases / Total deposits	79.54	73.05	67	86.67	82.06	60	82.59	79.43	61	94.04	90.96	55	93.90	92.88	50
Net loans and leases / Core deposits	82.56	78.83	60	92.57	92.26	53	86.77	88.34	55	101.35	102.55	49	104.89	106.50	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.18	1.06	57	2.99	4.54	35	3.18	4.31	44	1.94	1.28	73	-2.23	-1.95	37
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	99.70	84.59	76	99.62	86.72	74	99.61	87.23	75	99.38	91.33	59	99.53	88.32	64
U.S. Treasury securities	0.38	6.01	35	1.86	5.26	58	1.41	4.72	57	1.08	2.07	71	1.10	2.08	68
US agency securities (excluding mortgage-backed securities)	0.67	4.24	39	0.17	3.94	26	0.17	4.01	26	0	8.16	7	0.15	11	16
Municipal securities	20.75	8.38	81	32.18	9.87	86	30.27	9.83	86	27.32	15.40	77	21.08	16.63	67
Mortgage-backed securities	77.74	66.09	63	65.24	66.61	46	67.54	66.64	50	70.84	57.07	69	77.20	54.50	80
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	0.16	3.01	33	0.17	2.93	36	0.21	3.01	39	0.15	3.73	36	0	3.75	16
Mutual funds and equity securities	0.30	0.29	67	0.38	0.38	65	0.39	0.35	68	0.62	0.49	73	0.47	0.41	73
Debt securities 1 year or less	3.15	8.18	28	3.96	11.25	22	5.33	10.55	32	0.28	13.55	7	2.32	13.91	20
Debt securities 1 to 5 years	25.01	17.39	71	17.76	17.70	54	19.88	17.03	59	26.27	23.43	61	2.09	23.42	9
Debt securities over 5 years	71.54	72.07	42	77.91	68.10	59	74.39	69.86	50	72.83	58.63	68	95.12	58.36	93
Pledged securities	73.21	33.37	91	52.13	37.16	69	68.38	35.67	88	53.95	43.76	62	49.52	42.20	60
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	22.62	64.27	40	378.25	124.80	88	583.24	183.32	89	81.73	32.84	80	12.56	16.28	55
Investment securities	35.40	32.48	58	73.41	20.30	91	69.92	23.62	88	5.14	4.80	55	22.14	8.02	80
Core deposits	13.97	16.96	45	86.48	26	95	96.59	26.88	96	22.61	9.96	86	8.10	10.40	52
Noncore funding	-50.32	-21.64	15	23.69	-6.57	85	-24.15	-12.18	38	4.90	4.16	52	20.49	6.76	68

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,719,996	1,086,173	1,032,390
Commit: Secured commercial real estate loans	1,522,161	364,266	1,354,474	337,089	333,397
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	63,698	18,239	67,598	19,569	19,024
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,896,619	1,838,602	1,733,728	1,073,437	640,208
Written options contracts (interest rate)	787,076	0	1,560,753	726,225	547,131
Purchased options contracts (interest rate)	401,191	336,705	369,132	273,027	232,226
Interest rate swaps	785,515	805,724	807,221	561,980	324,293
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							24.27	22.01	65	17.73	16.97	57	20.10	17.31	68
Standby letters of credit	0.54	0.66	57	0.17	0.72	17	0.60	0.71	58	0.32	0.36	49	0.37	0.35	56
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0	47	0	0	47
Derivative contracts	32.77	47.31	69	27.07	51.49	61	39.89	48.62	72	43.02	2.95	97	33.95	6.51	96
Interest rate contracts	32.77	35.15	74	27.07	36.10	64	39.89	34.36	75	43.02	2.87	97	33.95	6.40	97
Interest rate futures and forward contracts	16.06	4.39	89	16.70	8.89	87	15.47	6.21	88	17.53	0.08	98	12.46	0.25	98
Written options contracts (interest rate)	6.66	1.69	90	0	2.33	9	13.93	2.18	91	11.86	0.13	99	10.65	0.26	99
Purchased options contracts (interest rate)	3.40	1.29	83	3.06	1.45	81	3.29	1.46	82	4.46	0.02	98	4.52	0.07	97
Interest rate swaps	6.65	20.27	33	7.32	20.71	31	7.20	20.83	31	9.18	2.19	84	6.31	5.18	64
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							44.61	42.82	69	24.68	24.81	51	28.53	25.18	65

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,870,401	2,981,031	4,470,834	2,634,669	1,743,858
Interest rate contracts	3,870,401	2,981,031	4,470,834	2,634,669	1,743,858
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,896,619	1,838,602	1,733,728	1,073,437	640,208
Written options	787,076	0	1,560,753	726,225	547,131
Exchange-traded	0	0	0	0	0
Over-the-counter	787,076	0	1,560,753	726,225	547,131
Purchased options	401,191	336,705	369,132	273,027	232,226
Exchange-traded	0	0	0	0	3,800
Over-the-counter	401,191	336,705	369,132	273,027	228,426
Swaps	785,515	805,724	807,221	561,980	324,293
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,870,401	2,981,031	4,470,834	2,634,669	1,743,858
Interest rate contracts	3,870,401	2,981,031	4,470,834	2,634,669	1,743,858
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,591,525	2,981,031	2,534,681	1,908,444	1,196,726
One year or less	1,452,250	1,701,426	1,465,502	686,436	478,008
Over 1 year to 5 years	313,328	531,414	348,864	636,420	281,480
Over 5 years	825,947	748,191	720,315	585,588	437,238
Gross negative fair value (absolute value)	28,306	59,581	51,783	22,894	13,961
Gross positive fair value	38,786	96,213	72,479	26,942	16,640
Held for trading	0	0	0	0	0
Non-traded	38,786	96,213	72,479	26,942	16,640
Current credit exposure on risk-based capital derivative contracts	38,786	42,263	71,825	17,019	10,394
Credit losses on derivative contracts	1,511	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards															
Written options	20.34	7.18	85	0	8.60	6	34.91	8.18	92	27.56	11.73	78	31.37	11.14	81
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0	48	0	0	49
Over-the-counter	20.34	6.91	85	0	8.13	7	34.91	7.73	92	27.56	10.84	80	31.37	10.65	82
Purchased options	10.37	3.41	82	11.29	3.51	80	8.26	3.42	75	10.36	2.45	85	13.32	1.29	92
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0	49	0.22	0	98
Over-the-counter	10.37	3.01	83	11.29	2.98	83	8.26	2.86	81	10.36	2.28	85	13.10	1.22	92
Swaps	20.30	71.71	12	27.03	67.37	16	18.06	68.76	14	21.33	64.61	21	18.60	65.42	22
Held for trading															
Interest rate contracts	0	40.70	21	0	43.02	19	0	43.53	19	0	15.01	35	0	13.60	38
Foreign exchange contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	16.17	35	0	12.87	38
Equity, commodity, and other contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	0.11	46	0	0	48
Non-traded															
Interest rate contracts	100	59.30	78	100	56.98	80	100	56.47	80	100	84.99	64	100	86.40	61
Foreign exchange contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.01	44	0	0	47
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	66.96	91.91	13	100	90.28	76	56.69	91.48	10	72.44	80.07	32	68.63	82.85	24
Over 1 year to 5 years	37.52	27.90	68	57.08	31.66	76	32.78	32.05	60	26.05	15.20	70	27.41	12.75	77
Over 5 years	8.10	29.78	19	17.83	27.15	39	7.80	27.06	20	24.16	22.92	60	16.14	22.66	49
Gross negative fair value (absolute value)	21.34	29.19	44	25.10	28.15	49	16.11	29.56	35	22.23	34.12	41	25.07	36.28	42
Gross positive fair value	0.73	1.18	36	2	1.65	64	1.16	1.55	48	0.87	1.30	41	0.80	0.66	56
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1	1.59	25	3.23	2.48	66	1.62	2.23	38	1.02	1.14	50	0.95	1.10	42
Gross positive fair value (X)	0.02	0.05	58	0.06	0.07	65	0.05	0.07	64	0.04	0	93	0.03	0.01	89
Held for trading (X)	0.03	0.06	53	0.09	0.10	60	0.07	0.09	55	0.04	0	95	0.03	0.01	91
Non-traded (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0	44	0	0	40
Current credit exposure (X)	0.03	0.01	86	0.09	0.02	92	0.07	0.02	91	0.04	0	97	0.03	0.01	92
Credit losses on derivative contracts	0.03	0.05	59	0.04	0.07	46	0.07	0.06	59	0.03	0.01	87	0.02	0	87
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.12	0	98	0	0	44	0	0	43	0	0	50	0	0	49
90+ days past due	0	0	48	0	0	46	0	0	46	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
	0.41	0.59	58	0.49	0.91	43	0.79	0.85	57	0.33	0.10	84	0.23	0.06	87

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	170,389	31,139	31,139	28,932	24,041
Gross losses	4,643	4,569	15,305	5,952	3,154
Write-downs, transfers to loans held-for-sale	0	0	0	0	349
Recoveries	1,049	2,620	3,003	1,106	2,647
Net losses	3,594	1,949	12,302	4,846	507
Provision for loan and lease losses	-27,349	97,837	94,606	7,053	5,398
Adjustments	0	56,946	56,946	0	0
Ending balance	139,446	183,973	170,389	31,139	28,932
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.31	-0.12	12	1.73	0.66	93	1.12	0.51	92	0.12	0.12	59	0.11	0.12	56
Provision for loan and lease losses / Average loans and leases	-0.46	-0.21	19	2.39	1.06	91	1.55	0.82	88	0.16	0.16	59	0.15	0.16	54
Provision for loan and lease losses / Net loan and lease losses	-760.96	-65.12	9	5,019.86	587.54	96	769.03	487.86	82	145.54	142.73	60	1,064.69	182.69	92
Allowance for loan and lease losses / Total loans and leases not held for sale	1.91	1.32	87	2.55	1.58	87	2.41	1.58	85	0.71	0.94	22	0.79	0.94	31
Allowance for loan and lease losses / Total loans and leases	1.71	1.30	81	2.28	1.55	83	2.13	1.55	81	0.67	0.93	18	0.73	0.93	27
Allowance for loan and lease losses / Net loans and leases losses (X)	29.10	17.40	80	70.80	11.29	94	13.85	11.58	72	6.43	17.18	37	57.07	21.35	86
Allowance for loan and lease losses / Nonaccrual assets	350.80	330.05	69	388.15	301.93	72	298.06	299.17	64	147.84	315.75	36	205.45	285.36	50
ALLL / 90+ days past due + nonaccrual loans and leases	286.62	271.93	65	325.84	249.38	71	240.17	244.34	57	113.83	283.41	27	136.48	259.30	34
Gross loan and lease losses / Average loans and leases	0.08	0.20	24	0.11	0.35	21	0.25	0.34	50	0.14	0.16	50	0.09	0.15	41
Recoveries / Average loans and leases	0.02	0.08	15	0.06	0.07	53	0.05	0.07	41	0.03	0.05	41	0.07	0.05	69
Net losses / Average loans and leases	0.06	0.12	41	0.05	0.28	16	0.20	0.27	49	0.11	0.11	58	0.01	0.09	27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	49	0.01	0	97
Recoveries / Prior year-end losses	6.85	25.09	13	44.02	24.77	86	50.45	33.98	79	35.07	41.80	50	104.75	51.25	84
Earnings coverage of net loan and lease losses (X)	42.53	26.30	73	62.26	20.97	87	14.39	22.91	56	24.06	22.46	60	219.43	29.27	92

Net Loan and Lease Losses By Type

Real estate loans	0	0.02	40	0.02	0.04	50	0.02	0.04	41	0.01	0.02	47	-0.04	0.01	9
Real estate loans secured by 1-4 family	0	-0.01	73	0.01	0.01	59	0.01	0.01	59	0.03	0.02	69	0.02	0.01	61
Revolving	0	-0.07	72	-0.01	0.01	32	-0.03	0.01	26	0.08	0.02	82	-0.07	0.02	10
Closed-end	0	-0.01	76	0.02	0.01	70	0.02	0	72	0.01	0.02	58	0.04	0.01	78
Commercial real estate loans	0	0.04	19	0.03	0.06	52	0.02	0.07	39	0	0.02	30	-0.07	0.01	7
Construction and land development	0	0.01	80	-0.02	0	22	-0.02	0	28	0	-0.02	34	-0.20	-0.02	8
1-4 family	0	0	89	0	0	59	0	0	59	0	0	14	-0.04	0	7
Other	0	0.01	63	-0.02	0	16	-0.02	0	24	0	-0.02	35	-0.16	-0.02	8
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential	-0.01	0.05	17	0.05	0.08	54	0.04	0.11	44	-0.01	0.03	19	-0.01	0.02	14
Owner-occupied	-0.01	0.01	12	0.01	0.02	64	0.01	0.02	56	-0.01	0.01	15	0	0.01	15
Other	0	0.04	37	0.04	0.05	62	0.03	0.08	51	0	0.01	62	0	0.01	23
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans	0.26	0.19	65	0	0.46	5	0.65	0.47	72	0.27	0.27	61	0.07	0.18	41
Loans to individuals	0.50	0.72	45	0.57	1.25	31	0.52	1.13	31	0.71	0.74	62	0.56	0.71	58
Credit card loans		2.27			3.33			2.92			1.89			1.65	
Agricultural loans	0.72	0.02	97	0	0.11	38	0.13	0.19	71	0.12	0.02	87	0.01	0.03	75
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0.01	0.09	53	0	0.14	25	0	0.15	12	0.74	0.14	89	-0.08	0.28	4

BHC Name _____

City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	15,402	15,151	26,995	21,428	13,615
90+ days past due loans and leases	8,901	9,064	13,779	6,294	7,117
Nonaccrual loans and leases	39,751	47,397	57,166	21,062	14,082
Total past due and nonaccrual loans and leases	64,054	71,612	97,940	48,784	34,814
Restructured 30-89 days past due	0	0	0	0	18
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	10,627	12,242	10,523	5,126	2,703
Total restructured loans and leases	10,627	12,242	10,523	5,126	2,721
30-89 days past due loans held for sale	0	0	0	0	802
90+ days past due loans held for sale	0	0	83	0	0
Nonaccrual loans held for sale	5,625	12,812	6,406	0	397
Total past due and nonaccrual loans held for sale	5,625	12,812	6,489	0	1,199
Restructured loans and leases in compliance	19,018	4,439	5,465	3,326	4,004
Other real estate owned	10,015	12,748	12,111	18,939	12,643
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.19	0.29	39	0.19	0.37	37	0.34	0.39	54	0.46	0.31	76	0.35	0.32	63
90+ days past due loans and leases	0.11	0.09	75	0.11	0.13	71	0.17	0.12	76	0.13	0.03	86	0.18	0.03	92
Nonaccrual loans and leases	0.49	0.54	53	0.59	0.66	50	0.72	0.66	60	0.45	0.48	53	0.36	0.49	40
90+ days past due and nonaccrual loans and leases	0.60	0.68	51	0.70	0.84	48	0.89	0.85	65	0.59	0.54	65	0.54	0.54	57
30-89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0	29	0	0.01	56
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.13	0.12	59	0.15	0.14	61	0.13	0.13	59	0.11	0.07	73	0.07	0.10	49
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	47	0.02	0	98
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	85	0	0	48	0	0	48
Nonaccrual loans held for sale	0.07	0	95	0.16	0	96	0.08	0.01	93	0	0	48	0.01	0	98
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.19	0.29	39	0.19	0.37	37	0.34	0.40	54	0.46	0.31	76	0.35	0.32	63
90+ days past due assets	0.11	0.09	75	0.11	0.13	71	0.17	0.12	76	0.13	0.03	86	0.18	0.03	92
Nonaccrual assets	0.49	0.55	53	0.59	0.67	48	0.72	0.67	60	0.45	0.48	53	0.36	0.49	40
30+ days past due and nonaccrual assets	0.79	1	45	0.89	1.25	37	1.23	1.29	58	1.04	0.87	69	0.88	0.88	58
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.41	0.40	61	0.51	0.52	56	0.63	0.52	68	0.45	0.39	68	0.41	0.39	59
90+ days past due and nonaccrual assets + other real estate owned	0.50	0.42	67	0.63	0.55	65	0.74	0.55	76	0.76	0.45	82	0.66	0.45	77
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.58	0.48	69	0.59	0.61	52	0.67	0.60	63	0.71	0.56	68	0.60	0.59	54
Allowance for loan and lease losses	49.33	67.85	39	35.11	66.38	22	43.87	66.66	32	139.14	92.08	76	106.27	95.97	62
Equity capital + allowance for loan and lease losses	4.47	4.12	65	4.52	5.10	45	5.11	4.97	56	5.46	4.77	62	4.39	5.09	48
Tier 1 capital + allowance for loan and lease losses	5.08	4.89	60	5.22	6.26	48	5.95	6.05	55	6.84	5.30	69	5.27	5.65	52
Loans and leases + other real estate owned	0.84	0.82	56	0.80	0.98	43	0.93	0.97	53	0.92	0.78	65	0.78	0.82	52

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.15	0.25	43	0.16	0.35	34	0.32	0.39	51	0.46	0.28	78	0.30	0.29	62
90+ days past due	0.12	0.12	78	0.13	0.17	73	0.19	0.16	78	0.14	0.03	89	0.15	0.03	89
Nonaccrual	0.43	0.60	46	0.41	0.70	34	0.53	0.76	39	0.43	0.45	50	0.27	0.48	34
Commercial and industrial															
30–89 days past due	0.10	0.24	37	0.10	0.24	34	0.21	0.23	60	0.21	0.22	57	0.12	0.23	46
90+ days past due	0.01	0.02	62	0	0.03	41	0.03	0.03	64	0.03	0.02	79	0.02	0.02	78
Nonaccrual	0.64	0.65	60	1.18	0.80	75	1.45	0.75	84	0.54	0.74	51	0.72	0.61	67
Individuals															
30–89 days past due	1.69	0.60	91	1.46	0.74	87	1.70	0.83	89	1.66	0.60	89	2.13	0.68	88
90+ days past due	0.27	0.08	84	0.46	0.11	90	0.79	0.14	91	0.52	0.02	98	1.45	0.03	98
Nonaccrual	1.14	0.17	93	0.88	0.24	90	0.84	0.28	89	0.44	0.12	89	0.03	0.15	35
Depository institution loans															
30–89 days past due		0.03			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.11	29	0.21	0.15	69	0.50	0.17	84	0.38	0.10	84	0.41	0.11	84
90+ days past due	0	0	45	0.02	0	93	0	0	44	0	0	47	0.21	0.01	91
Nonaccrual	0	0.51	25	3.09	0.72	87	2.22	0.49	89	0	0.80	28	0.49	0.46	74
Foreign governments															
30–89 days past due		0			3.73			0							
90+ days past due		0			0			0							
Nonaccrual		0.17			0.04			0.09							
Other loans and leases															
30–89 days past due	0.03	0.11	49	0	0.14	19	0	0.18	32	0	0.28	48	0	0.18	53
90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0	40	0	0	41
Nonaccrual	0.29	0.13	78	0	0.19	18	0	0.15	19	0	0.04	37	0.02	0.04	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Memoranda																
1-4 family	30-89 days past due	0.27	0.36	51	0.20	0.51	28	0.49	0.65	47	1.07	0.53	84	0.78	0.52	73
	90+ days past due	0.30	0.25	80	0.35	0.36	79	0.49	0.33	81	0.40	0.05	94	0.39	0.04	94
	Nonaccrual	0.27	0.76	20	0.40	0.91	22	0.35	0.89	22	0.31	0.55	28	0.38	0.61	35
Revolving	30-89 days past due	0.29	0.33	47	0.07	0.40	16	0.87	0.48	82	0.30	0.36	52	0.38	0.36	61
	90+ days past due	0	0.03	32	0.05	0.02	79	0.06	0.03	78	0.19	0.01	93	0.50	0.02	96
	Nonaccrual	0.32	1.05	30	0.46	1.28	33	0.43	1.13	34	0.19	0.34	42	0.42	0.35	63
Closed-end	30-89 days past due	0.27	0.36	51	0.24	0.52	34	0.40	0.65	37	1.24	0.56	86	0.87	0.54	75
	90+ days past due	0.36	0.27	81	0.43	0.41	79	0.59	0.38	81	0.45	0.05	94	0.36	0.05	94
	Nonaccrual	0.26	0.71	21	0.39	0.89	23	0.33	0.87	23	0.34	0.57	32	0.37	0.64	34
Junior lien	30-89 days past due	0	0.01	36	0.01	0.02	58	0.01	0.02	54	0.03	0.02	73	0	0.02	37
	90+ days past due	0.01	0	87	0	0	33	0.01	0	81	0.01	0	91	0.01	0	90
	Nonaccrual	0.02	0.04	46	0.01	0.05	21	0.01	0.04	26	0.01	0.03	45	0.02	0.03	49
Commercial real estate	30-89 days past due	0.08	0.16	41	0.13	0.21	44	0.22	0.26	60	0.13	0.15	59	0.03	0.16	20
	90+ days past due	0.03	0.01	78	0.01	0.02	63	0.02	0.02	69	0	0.02	71	0.02	0.02	75
	Nonaccrual	0.47	0.48	60	0.40	0.53	50	0.56	0.62	51	0.48	0.34	68	0.16	0.41	36
Construction and development	30-89 days past due	0.17	0.15	73	0.36	0.24	72	0.62	0.28	80	0.19	0.20	71	0.02	0.17	50
	90+ days past due	0.09	0.01	94	0.02	0.01	82	0.05	0.01	90	0.01	0.01	87	0	0	44
	Nonaccrual	0.32	0.31	75	0.17	0.32	55	0.33	0.41	67	0.20	0.18	71	0.05	0.18	53
1-4 family	30-89 days past due	0.13	0.03	87	0.12	0.03	88	0.48	0.03	97	0.17	0.05	84	0	0.07	32
	90+ days past due	0	0	45	0.02	0	90	0.05	0	95	0	0	47	0	0	48
	Nonaccrual	0.02	0.02	73	0.07	0.03	82	0	0.03	27	0	0.01	40	0	0.04	37
Other	30-89 days past due	0.04	0.10	65	0.25	0.17	74	0.15	0.22	63	0.01	0.12	59	0.02	0.06	66
	90+ days past due	0.09	0	95	0	0	79	0	0	40	0.01	0	91	0	0	45
	Nonaccrual	0.31	0.25	77	0.10	0.26	53	0.33	0.35	70	0.20	0.14	77	0.05	0.10	63
Multifamily	30-89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0.09	0.03	84	0	0.03	36
	90+ days past due	0	0	46	0.03	0	92	0.03	0	94	0	0	46	0	0	46
	Nonaccrual	0.02	0.13	48	0	0.09	20	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.04	0.12	37	0.03	0.21	30	0.04	0.23	31	0.11	0.13	56	0.03	0.17	29
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.02	37	0.02	0.02	79
	Nonaccrual	0.59	0.58	62	0.53	0.68	52	0.72	0.80	53	0.61	0.36	74	0.22	0.52	41
Owner Occupied	30-89 days past due	0.02	0.04	44	0.03	0.07	46	0	0.07	20	0.09	0.06	68	0.03	0.08	46
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	40	0.02	0	85
	Nonaccrual	0.14	0.20	44	0.05	0.26	15	0.21	0.27	44	0.09	0.19	38	0.12	0.20	46
Other	30-89 days past due	0.02	0.07	45	0	0.13	26	0.04	0.14	44	0.02	0.05	54	0.01	0.07	40
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	41	0.01	0.01	81
	Nonaccrual	0.45	0.31	69	0.49	0.36	67	0.50	0.44	62	0.52	0.14	86	0.10	0.22	59
Farmland	30-89 days past due	0	0.13	30	0.84	0.24	85	0	0.11	30	0	0.21	28	0.46	0.09	88
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	5.64	1.06	90	2.62	1.49	75	6.86	1.13	92	1.62	1.06	73	4.56	0.49	96
Credit card	30-89 days past due		0.79			0.92			0.95			0.87			1.03	
	90+ days past due		0.40			0.55			0.63			0.18			0.26	
	Nonaccrual		0.08			0.06			0.05			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	945,136	943,350	946,069	456,667	454,871
Retained earnings	487,513	331,866	369,734	293,524	221,213
Accumulated other comprehensive income (AOCI)	12,637	25,287	27,595	12,138	-4,227
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,445,286	1,300,503	1,343,398	762,329	671,857
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	249,217	251,072	259,713	177,781	142,235
Accumulated other comprehensive income-related adjustments	12,637	25,287	27,595	12,138	-4,227
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,183,432	1,024,144	1,056,090	572,410	533,849
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	9,836
Common equity tier 1 capital	1,183,432	1,024,144	1,056,090	572,410	524,013
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	30,000	30,000	30,000	30,000	30,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	30,000	30,000	30,000	30,000	30,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	30,000	30,000	30,000	30,000	30,000
Tier 1 Capital	1,213,432	1,054,144	1,086,090	602,410	554,013
Tier 2 Capital					
Tier 2 capital instruments and related surplus	98,518	158,820	158,597	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	93	93	93	0	0
Allowance for loan and lease losses in tier 2 capital	88,478	108,983	106,827	31,139	28,932
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	187,089	267,896	265,517	31,139	28,932
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	187,089	267,896	265,517	31,139	28,932
Exited advanced approach tier 2 capital					
Total capital	1,400,521	1,322,040	1,351,607	633,549	582,945
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,933,444	9,203,325	11,132,045	6,146,255	5,028,759
Less: Deductions from common equity tier 1 capital	249,217	251,072	259,713	177,781	152,071
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	11,684,227	8,952,253	10,872,332	5,968,474	4,876,688
Total risk-weighted assets	9,573,526	8,705,012	9,126,823	5,172,873	4,480,921
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	12.36	12.59	53	11.77	12.26	43	11.57	12.35	39	11.07	12.50	32	11.69	12.37	46
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	12.67	13.31	46	12.11	12.97	40	11.90	13.08	32	11.65	13.19	27	12.36	13.03	47
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	14.63	15.21	45	15.19	15.12	60	14.81	15.23	51	12.25	14.63	10	13.01	14.48	27
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	10.39	9.07	83	11.78	9.05	93	9.99	9.13	77	10.09	10.39	44	11.36	10.37	76
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72							

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	260	75	632	0	144	246.67	983.33
Other insurance activities income	260	75	632	0	144	246.67	983.33
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	73,122	15,111	15,191	11,357	11,115	383.90	596.60

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.06	0.38	49	0.02	0.41	36	0.11	0.41	56	0	0.37	22	0.04	0.46	56
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40		0.03		0	0	48
Credit related premium income / Total premium income		31.14			40.11			38.23			100			50	
Other premium income / Total premium income		68.86			59.89			61.77			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62							
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			132.57			116.87	

Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.40	11.72	27	1.22	11.07	15	1.21	11.03	13	1.79	11.53	17	1.91	13.70	16

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			0			0	
Cost: Interest-bearing deposits		0.12			0.48			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18							
Commercial and industrial loans		0.86			0.43			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases		-0.16			-0.58			-2.40			-47.91			-27.26	
Total selected assets		3.36			2.65			2.04			-25.04			5.03	
Deposits		10.74			-1.43			3.46			2.53			-2.42	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	5,942,106	2,561,511	3,557,425	2,020,535	3,728,158	131.98	82.60
1–4 family residential loans	5,942,106	2,561,511	3,557,425	2,020,535	3,728,158	131.98	82.60
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	50.31	23.26	31.74	32.99	72.58		
1–4 family residential loans	50.31	23.26	31.74	32.99	72.58		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	55.86	40.58	46.19	44.73	59.45		
Home equity lines	2.78	3.96	3.54	3.31	2.48		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	1.88	2.25	2.18	3.26	2.41		
Commercial and industrial loans	9.48	15.51	13.36	15.42	11.04		
All other loans and leases	29.99	37.70	34.73	33.29	24.61		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.66	0.38	0.41	1.83	1.22

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	29,617	60,516	47,364	42,669	54,192	-51.06	82.05	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	29,617	60,516	47,364	42,669	54,192	-51.06	82.05	
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	114,106	124,605	153,578	44,888	54,837	-8.43	4315.87	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	114,106	124,605	153,578	44,888	54,837	-8.43	4315.87	
Total past due securitized assets.....	143,723	185,121	200,942	87,557	109,029	-22.36	662.33	
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.50	2.36	1.33	2.11	1.45
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.50	2.36	1.33	2.11	1.45
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.92	4.86	4.32	2.22	1.47
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.92	4.86	4.32	2.22	1.47
Total past due securitized assets percent of securitized assets	2.42	7.23	5.65	4.33	2.92
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.44	1.50	1.02	1.83	1.35
Home equity lines	0.29	0.07	0.87	0.30	0.38
Credit card receivables					
Commercial and industrial loans	0.10	0.10	0.21	0.21	0.12
All other loans and leases	0.17	0.22	0.31	0.27	0.22
Total managed loans past due 30–89 days	0.32	0.71	0.64	0.96	0.88
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.54	3.06	3.08	1.65	1.27
Home equity lines	0	0.05	0.06	0.19	0.50
Credit card receivables					
Commercial and industrial loans	0.01	0	0.03	0.03	0.02
All other loans and leases	0.04	0.03	0.06	0.05	0.14
Total managed loans past due 90+ days	0.87	1.26	1.45	0.76	0.81
Total Past Due Managed Assets	1.19	1.97	2.09	1.72	1.69
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.01	0.01	0	0.01
Home equity lines	0	-0.01	-0.03	0.08	-0.07
Credit card receivables					
Commercial and industrial loans	0.26	0	0.65	0.27	0.07
All other loans and leases	0.03	0.06	0.05	0.07	-0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0.03	0.02	0.11	0.07	0.01

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	116,250	0	49,706	0	0		676.55
Dividends	116,250	0	48,750	0	0		681.51
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	956	0	0		
Income from nonbank subsidiaries	1,250	0	1,500	211	351		
Dividends	1,250	0	1,500	0	54		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	211	297		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	117,500	0	51,206	211	351		684.90
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	14	211	232	0	0	-93.36	-48.15
Total operating income	117,514	211	51,438	211	351	55593.84	662.38
Operating Expenses							
Personnel expenses	831	825	1,100	1,000	880	0.73	
Interest expense	2,086	765	1,817	0	0	172.68	1071.91
Other expenses	1,503	1,419	1,945	1,830	3,266	5.92	24.11
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,420	3,009	4,862	2,830	4,146	46.89	218.21
Income (loss) before taxes	113,312	-2,798	46,792	-2,619	-3,795		707.93
Applicable income taxes (credit)	-2,663	-780	-1,155	-683	-746		
Extraordinary items							
Income before undistributed income of subsidiaries	115,975	-2,018	47,947	-1,936	-3,049		726.98
Equity in undistributed income of subsidiaries	25,483	20,038	15,674	85,750	83,285	27.17	45.16
Bank subsidiaries	25,280	20,038	16,668	85,750	83,285	26.16	44.00
Nonbank subsidiaries	203	0	-994	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	141,458	18,020	63,621	83,814	80,236	685.01	347.95
Memoranda							
Bank net income	141,530	20,038	65,418	85,750	83,285	606.31	336.42
Nonbank net income	1,453	0	506	0	54		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,384,243	96.56	1,329,361	98.57	1,374,904	98.14	782,565	679,097	4.13	327.45
Common and preferred stock	1,384,243	96.56	1,329,361	98.57	1,374,904	98.14	782,565	679,097	4.13	327.45
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	3,642	0.25	4,633	0.34	3,443	0.25	930	930	-21.39	291.61
Common and preferred stock	3,642	0.25	4,633	0.34	3,443	0.25	930	930	-21.39	291.61
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	1,392	0.10	978	0.07	1,173	0.08	0	0	42.33	-32.88
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	21,608	1.51	6,346	0.47	5,310	0.38	4,673	17,400	240.50	-34.04
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	29	0	161	0.01	29	0	29	29	-81.99	3.57
Other assets	22,632	1.58	7,174	0.53	16,065	1.15	5,362	6,434	215.47	1301.36
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,433,546	100.00	1,348,653	100.00	1,400,924	100.00	793,559	703,890	6.29	296.83
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	15,000	1.11	15,000	1.07	0	0	-100.00	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	60,631	4.50	60,369	4.31	0	0	-100.00	
Other liabilities	1,703	0.12	-2,906	-0.22	3,336	0.24	300	1,103		40.86
Balance due to subsidiaries and related institutions	30,930	2.16	30,930	2.29	30,930	2.21	30,930	30,930	0.00	0.00
Total liabilities	32,633	2.28	103,655	7.69	109,635	7.83	31,230	32,033	-68.52	1.54
Equity Capital	1,400,913	97.72	1,244,998	92.31	1,291,289	92.17	762,329	671,857	12.52	325.67
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	47,708	3.33	47,192	3.50	47,222	3.37	31,034	30,725	1.09	98.99
Common surplus	897,428	62.60	896,158	66.45	898,847	64.16	425,633	424,146	0.14	322.53
Retained earnings	443,140	30.91	276,361	20.49	317,625	22.67	293,524	221,213	60.35	426.63
Accumulated other comprehensive income	12,637	0.88	25,287	1.87	27,595	1.97	12,138	-4,227	-50.03	47.04
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,433,546	100.00	1,348,653	100.00	1,400,924	100.00	793,559	703,890	6.29	296.83
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	30,930	2.16	30,930	2.29	30,930	2.21	30,930	30,930	0.00	0.00
Notes payable to subsidiaries that issued TPS	30,000	2.09	30,000	2.22	30,000	2.14	30,000	30,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	14.03	12.52	66	2.76	6.29	15	6.57	7.29	37	11.61	10.58	64	12.76	11.03	72
Bank net income / Average equity investment in banks	13.83	12.35	64	2.83	6.43	15	6.35	7.45	35	11.71	10.85	58	13.14	11.56	70
Nonbank net income / Average equity investment in nonbanks	60.83	13.18	95	0	8.01	20	23.28	9.75	83	0	12.07	20	5.81	10.83	56
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			15.16			9.40	
Bank net income / Parent net income	100.05	96.45	38	111.20	87.60	78	102.82	88.16	49	102.31	103.77	41	103.80	104.73	46
Nonbank net income / Parent net income	1.03	3.22	54	0	4.43	14	0.80	3.59	50	0	1.08	24	0.07	0.99	54
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	2.33	16.51	16	8.33	20.37	32	8.49	20.06	32	4.10	9.66	36	4.77	9.50	39
Total debt / Equity capital	0	11.37	11	6.07	14.74	42	5.84	14.41	38	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	2.14	13.41	19	8.48	17.04	36	8.16	16.67	35	3.94	7.99	38	4.47	7.93	40
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	6.07	15.02	41	5.84	14.68	37	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	11.47	11	6.07	14.86	42	5.84	14.52	38	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	10.65	11	4.87	13.73	32	4.68	13.56	31	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.55	39	1.20	0.92	79	1.16	0.77	80	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	40.69	9	20.81	32.61	36	31.59	34.67	45	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	99.07	103.15	23	107.15	103.27	75	106.74	102.81	74	102.78	104.21	48	101.22	104.10	43
Total investment in subs / Equity capital	99.07	108.29	14	107.15	110.46	60	106.74	110.16	58	102.78	104.48	47	101.22	104.38	43
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.07	0.27	25	3.70	0.69	92	1.37	0.47	83	0.25	0.44	47	0.10	0.36	44
Equity investment in subs – equity cap / Net income-div (X)		0.85		8.50	2.31	90	1.77	1.82	65	0.29	1.47	14	0.11	1.18	11
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	590.50	152.56	95	7.52	128.63	3	271.60	136.59	90	6.86	153.39	4	10.44	113.37	5
Cash from ops + noncash items + op expense / Op expense + dividend	537.18	155.61	94	2.72	142.45	3	216.96	147.24	80	-5.10	152.31	4	-1.66	123.74	3
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	120.27	94.59	72	112.83	140.42	46	103.33	134.08	39	1.15	105.99	6	18.42	108.88	7
Pretax operating income + interest expense / Interest expense	5,532.02	1,645.53	90	-265.75	1,826.91	1	2,675.23	2,016.32	79		17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	4,037.18	1,896.20	87	-55.36	1,413.95	2	1,598.78	1,539.23	73	-59.89	2,481.22	6	-129.86	1,015.91	6
Dividends + interest from subsidiaries / Interest expense + dividends	651.73	174.48	95	0	144.62	1	307.92	150.43	88	0	196.13	3	0.85	140.89	7
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	31.40	13.95	76	7.46	3.91	85	7.16	3.76	84
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.51	3.29	42	-0.64	3.69	14	-0.69	3.85	13	0.59	1.59	57	2.47	1.59	70
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0			0	
Nonaccrual		1.04			0.80			1.03			8.16			0.70	
Total		1.64			0.92			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.04	1.76	44	0.05	2.95	46	0.06	2.66	45	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	13.75	69.90	8		84.44		30.25	81.10	16		65.39			87.25	
Dividends declared / Net income.....	11.27	27.22	21	56.40	49.77	63	22.79	42.29	25	12.16	25.65	28	7.93	24.10	25
Net income – dividends / Average equity.....	12.45	9.25	75	1.20	3.19	28	5.08	4.14	62	10.20	7.61	78	11.75	8.12	84
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	729.16	160.45	93	0	130.19	9	336.16	132.17	90	0	160.93	7	0	131.90	7
Dividends from nonbank subsidiaries.....	7.84	6.19	76	0	3.74	26	10.34	3.41	84	0	2.59	28	0.85	2.83	73
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries.....	737	213.42	91	0	167.02	3	346.50	174.85	87	0	209.89	4	0.85	144.51	10
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	82.14	43.30	86	0	61.85	6	74.52	60.28	66	0	45.88	8	0	33.37	10
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries.....	0	0.87	38	0	1.79	36	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0	47	1.46	0	99	0	0	46	0	0.01	44
Operating income from bank subsidiaries.....	82.14	48.70	84	0	71.13	3	75.98	62.88	64	0	48.40	5	0	35.67	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	86.03	66.90	57		52.29		296.44	56.39	95		76.61		100	80.47	70
Interest income from nonbank subsidiaries.....	0	2.38	31		4.57		0	7.38	32		0.91		0	0.31	46
Management and service fees from nonbank subsidiaries.....	0	0.66	39		0.93		0	0.86	39		0.02		0	0.17	46
Other income from nonbank subsidiaries.....	0	0.11	44		0.20		0	0.16	46		0.01		550	0.06	98
Operating income from nonbank subsidiaries.....	86.03	94.31	53		70.62		296.44	79.84	92		83.73		650	96.62	96
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	98.92	72.55	74	0	68	10	94.77	69.76	53	0	77.61	8	0	72.95	9
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries.....	0	1.64	37	0	2.06	37	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	1.86	0.04	93	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries.....	98.92	82.68	63	0	80.80	3	96.63	82.20	44	0	94.06	4	0	89.39	4
Dividends from nonbank subsidiaries.....	1.06	3.56	64	0	2.36	25	2.92	1.95	79	0	1.13	29	15.38	2.65	89
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.03	42	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	100	0	99	84.62	0	99
Operating income from nonbank subsidiaries.....	1.06	5.69	54	0	5.80	18	2.92	4.70	71	100	1.56	98	100	3.33	97
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66		206.20	216.76	77	206.20	135.13	77		1,178.56			854.19	
Loans and advances from subsidiaries / Total debt.....		28.03		40.90	27.05	70	41.04	27.08	69		70.71			81.26	